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**IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 FORT WORTH DIVISION**

In re: Charles R Norris	xxx-xx-7554	§	Case No:
3214 Palos Verdes Drive		§	Date: 1/29/2019
Denton, TX 76210		§	
		§	Chapter 13
		§	
Tessa L Spencer	xxx-xx-6334		
3214 Palos Verdes Drive			
Denton, TX 76210			

Debtor(s)

**DEBTOR'S(S') CHAPTER 13 PLAN
 (CONTAINING A MOTION FOR VALUATION)**

DISCLOSURES

- This *Plan* does not contain any *Nonstandard Provisions*.
- This *Plan* contains *Nonstandard Provisions* listed in Section III.
- This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

Page 1

Plan Payment: **\$2,150.00**
 Plan Term: **60 months**
 Plan Base: **\$129,000.00**
 Applicable Commitment Period: **60 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**
 Monthly Disposable Income per § 1325(b)(2): **\$591.84**
 Monthly Disposable Income x ACP ("UCP"): **\$35,510.40**

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer**MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, Debtor(s) hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

SECTION I
DEBTOR'S(S') CHAPTER 13 PLAN - SPECIFIC PROVISIONS
FORM REVISED 7/1/17

A. PLAN PAYMENTS:

Debtor(s) propose(s) to pay to the *Trustee* the sum of:

\$2,150.00 per month, months 1 to 60.

For a total of \$129,000.00 (estimated "Base Amount").

First payment is due 2/28/2019.

The applicable commitment period ("ACP") is 60 months.

Monthly Disposable Income ("DI") calculated by *Debtor(s)* per § 1325(b)(2) is: \$591.84.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the *Debtor(s)*, shall be no less than:

\$35,510.40.

Debtor(s') equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:
\$0.00.

B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

DSO CLAIMANTS	SCHED. AMOUNT	%	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT <u>\$</u> <u> </u> PER MO.
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C. **ATTORNEY FEES:** To Richard M. Weaver & Associates, total: \$3,700.00;
\$75.00 Pre-petition; \$3,625.00 disbursed by the *Trustee*.

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST-PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
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D.(3) POST-PETITION MORTGAGE ARREARAGE:

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TREATMENT
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Conn's HomePlus Household Goods	\$2,794.00	\$1,000.00	0.00%	Pro-Rata
Conn's HomePlus Household Goods	\$2,424.00	\$1,500.00	0.00%	Pro-Rata

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the *Collateral* to the creditor in satisfaction of the creditor's claim.

E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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Frontier Bank Of Texas 2016 Ford F-150	\$35,766.00	5.25%	Month(s) 1-58	\$700.00
Global Lending Service 2018 Mitsubishi Outlander	\$25,863.00	5.25%	Month(s) 1-57	\$520.00

B.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TREATMENT
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The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:

CREDITOR	COLLATERAL	SCHED. AMT.
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H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT
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I. SPECIAL CLASS:

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT
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JUSTIFICATION: _____

J. UNSECURED CREDITORS:

CREDITOR	SCHED. AMT.	COMMENT
A+ Federal Credit Union	\$6,000.00	
A+ Federal Credit Union	\$2,000.00	
A+ Federal Credit Union	\$826.00	
A+ Federal Credit Union	\$541.00	
A+ Federal Credit Union	\$275.00	
Ability Recovery Service	\$5,682.00	
Ad Astra Recovery	\$1,571.00	
Ad Astra Recovery	\$1,290.00	
Airport Finance	\$0.00	
Americollect	\$575.00	
Americollect	\$575.00	
Caine & Weiner	\$74.00	
Complete Credit Solutions	\$740.00	
Conn's HomePlus	\$1,794.00	Unsecured portion of the secured debt (Bifurcated)
Conn's HomePlus	\$924.00	Unsecured portion of the secured debt (Bifurcated)

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer

Covington Credit/smc	\$1,755.00
Covington Credit/smc	\$1,755.00
Credit Management, LP	\$169.00
DATCU Credit Union	\$462.00
Dept of Ed / Navient	\$196,831.00
ERC/Enhanced Recovery Corp	\$245.00
FedLoan Servicing	\$0.00
Fingerhut	\$555.00
First Premier Bank	\$909.00
Genesis Bc/celtic Bank	\$252.00
I C System Inc	\$243.00
I C System Inc	\$199.00
Kohls/Capital One	\$600.00
LVNV Funding/Resurgent Capital	\$1,289.00
Merchants & Professional Credit Bureau	\$311.00
Midland Funding	\$539.00
Mobiloansllc	\$1,320.00
Mobiloansllc	\$997.00
Msb/gila Grp	\$438.00
Navient	\$7,747.00
Navient	\$6,215.00
Navient	\$3,589.00
Navient	\$3,507.00
Navient	\$3,345.00
Portfolio Recovery	\$1,051.00
Portfolio Recovery	\$785.00
Portfolio Recovery	\$645.00
Portfolio Recovery	\$577.00
Portfolio Recovery	\$534.00
Portfolio Recovery	\$247.00
Prosperity Bank	\$531.00
Rooms To Go	\$453.00
Sarma Coll	\$90.00
Security Finance	\$1,966.00
Security Finance	\$1,808.00
U.S. Department of Education	\$3,260.00
U.S. Department of Education	\$2,499.00
U.S. Department of Education	\$2,170.00
U.S. Department of Education	\$2,058.00
Verizon Wireless	\$2,655.00

TOTAL SCHEDULED UNSECURED: **\$277,468.00**The Debtor's(s') estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 14%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS <u> </u> TO <u> </u>)	TREATMENT
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SECTION II
DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS
FORM REVISED 7/1/17

A. SUBMISSION OF DISPOSABLE INCOME:

Debtor(s) hereby submit(s) future earnings or other future income to the *Trustee* to pay the *Base Amount*.

B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:

The Statutory Percentage Fees of the *Trustee* shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The *Trustee* is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

C. ATTORNEY FEES:

Debtor's(s') Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The *Trustee*" pursuant to this *Plan* and the *Debtor's(s')* Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

D.(1) PRE-PETITION MORTGAGE ARREARAGE:

The Pre-Petition *Mortgage Arrearage* shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition *Mortgage Arrearage* amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:

Current Post-Petition Mortgage Payment(s) shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The *Current Post-Petition Mortgage Payment(s)* indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

D.(3) POST-PETITION MORTGAGE ARREARAGE:

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

Mortgage Lenders shall retain their liens.

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer**E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(I) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

G. DIRECT PAYMENTS BY DEBTOR(S):

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

I. CLASSIFIED UNSECURED CLAIMS:

Classified unsecured claims shall be treated as allowed by the Court.

J. GENERAL UNSECURED CLAIMS TIMELY FILED:

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

L. CLAIMS TO BE PAID:

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

M. ADDITIONAL PLAN PROVISIONS:

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

O. CLAIMS NOT FILED:

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

R. BUSINESS CASE OPERATING REPORTS:

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s)* business affairs, assets or liabilities.

S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s)* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s)* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:

Debtor(s) shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the Case is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the Case was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the Case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the Case post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the Case, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

U. ORDER OF PAYMENT:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

V. POST-PETITION CLAIMS:

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:

See the provisions of the General Order regarding this procedure.

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer

SECTION III
NONSTANDARD PROVISIONS

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

None.

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

/s/ Richard Weaver

Richard Weaver, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

/s/ Richard Weaver

Richard Weaver, Debtor's(s') Counsel

21010820

State Bar Number

/s/ Charles R Norris

Charles R Norris, Debtor

/s/ Tessa L Spencer

Tessa L Spencer, Joint Debtor

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the 29th day of January, 2019 :

(List each party served, specifying the name and address of each party)

Dated: January 29, 2019/s/ Richard Weaver

Richard Weaver, Debtor's(s') Counsel

A+ Federal Credit Union
xxxxxx0600
A+ Federal Credit Union
PO Box 14867
Austin, TX 78761

Ad Astra Recovery
xxx3523
7330 West 33rd Street North
Suite 118
Wichita, KS 67205

Alliance One
PO Box 1007
Arlington, TX 76004

A+ Federal Credit Union
xxxxxx0800
A+ Federal Credit Union
PO Box 14867
Austin, TX 78761

Ad Astra Recovery
xxx6417
7330 West 33rd Street North
Suite 118
Wichita, KS 67205

Americollect
xxxxx9017
PO Box 1566
1851 South Alverno Road
Manitowoc, WI 54221

A+ Federal Credit Union
xxxxxx0400
A+ Federal Credit Union
PO Box 14867
Austin, TX 78761

Advance America
750 Shipyard Dr #300
Wilmington, DE 19801

Americollect
xxxx0003
PO Box 1566
1851 South Alverno Road
Manitowoc, WI 54221

A+ Federal Credit Union
xxxxxx0500
A+ Federal Credit Union
PO Box 14867
Austin, TX 78761

Aes/brazos/us Bank
xxxxxxxxxxxx0001
Attn: Bankruptcy Dept
PO Box 2461
Harrisburg, PA 17105

Attorney General of Texas
Bankruptcy Section
400 S Zang Blvd Ste 500
Dallas, TX 75208-6640

A+ Federal Credit Union
xxxxxx0505
A+ Federal Credit Union
PO Box 14867
Austin, TX 78761

Airport Finance
xxxxxxxx2420
3851 Airport Blvd #102
Austin, TX 78722

Blalack & Williams
One Mockingbird Plaza
1420 W. Mockingbird Ste 640
Dallas, TX 75247

Ability Recovery Service
xxxxxx25N1
Attn: Bankruptcy
PO Box 4262
Scranton, PA 18505

Alliance One
4797 Ruffner
San Diego, CA 92111

Caine & Weiner
xxxx9799
Attn: Bankruptcy
PO Box 5010
Woodland Hills, CA 91365

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer

Cashnet USA 175 W Jackson St Ste 1000 Chicago, IL 60604	Covington Credit/smc xxxxx8664 10926 Leopard St Ste G Corpus Christi, TX 78410	Dept of Ed / Navient xxxxxxxxxxxxxxxxxxxx0303 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773
Charles R Norris 3214 Palos Verdes Drive Denton, TX 76210	Covington Credit/smc xxxxx8643 10926 Leopard St Ste G Corpus Christi, TX 78410	ERC/Enhanced Recovery Corp xxxxx0090 Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256
Check N Go 7755 Montgomery Rd, Ste 400 Cincinnati, OH 45236	Credit Management, LP xxxx8512 Attn: Bankruptcy PO Box 118288 Carrollton, TX 75011	Essential Lending Lending xxxxxxxx7782 Attn: Bankruptcy 113 University Dr #308 Fort Worth, TX 76109
City of Austin Ambulance PO Box 1088 Austin, TX 78767	Credit One Bank xxxxxxxxxxxx7763 ATTN: Bankruptcy PO Box 98873 Las Vegas, NV 89193	FedLoan Servicing xxxxxxxxxxxx0002 Attn: Bankruptcy PO Box 69184 Harrisburg, PA 17106
Complete Credit Solutions xxxxx91N1 2921 Brown Trail Ste 100 Bedford, TX 76021	Crest Financial 61 West 13490 South Salt Lake, UT 84020	FHA Single Family Loan Mtg - US Dept of Housing & Urban HUD 801 Cherry St Unit 45 Fort Worth, TX 76102-6882
Conn's HomePlus xxxxx0231 Attn: Bankruptcy Dept PO Box 2358 Beaumont, TX 77704	CTRMA PO Box 16777 Austin, TX 78761	Fingerhut xxxxxxxxxxxx3030 Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395
Conn's HomePlus xxxxxxxxxxxxxxxxxxxx1118 Attn: Bankruptcy Dept PO Box 2358 Beaumont, TX 77704	Cvgtn Tx0066 xxxxx6902 10926 Leopard St Ste G Corpus Christi, TX 78410	First Premier Bank xxxxxxxxxxxx5624 Attn: Bankruptcy PO Box 5524 Sioux Falls, SD 57117
Corpus Christi Outpatient 3636 S Alemeda St Ste A Corpus Christi, TX 78411	DATCU Credit Union xxxxx0002 Attn: Bankrptcy PO Box 827 Denton, TX 76202	Frontier Bank Of Texas xxxxx3600 PO Box 551 Elgin, TX 78621

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer

Genesis Bc/celtic Bank xxxxxxxxxxxx8810 Attn: Bankruptcy 268 South State Street Ste 300 Salt Lake City, UT 84111	LVNV Funding/Resurgent Capital xxxxxxxxxxxx7763 Attn: Bankruptcy PO Box 10497 Greenville, SC 29603	Mobiloansllc xxxxxx3645 P.O. Box 1409 Marksville, LA 71351
Global Financial Credit LLC 14 Mamaroneck Ave 3F KatonahWhite Plains, NY 10601	Maxlend PO Box 639 Parshall, ND 58770	Money Key 3422 Old Capital Trl Ste 1613 Wilmington, DE 19808
Global Lending Service xxxxxx7554 Attn: Bankruptcy PO Box 10437 Greenville, SC 29603	Medical City Denton NPAS Inc PO Box 99400 Louisville, KY 40269	Msb/gila Grp xxxxx0096 6505 Airport Bv Austin, TX 78752
I C System Inc xxxx3244 Attn: Bankruptcy PO Box 64378 St Paul, MN 55164	Medical City of Corpus Christi 7101 S Padre Island Drive Corpus Christi, TX 78412	Navient xxxxxxxxxxxxxxxxxxxx0418 Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773
I C System Inc xxxx0908 Attn: Bankruptcy PO Box 64378 St Paul, MN 55164	Medical City of Lewisville 500 W Main St Lewisville, TX 75057	Navient xxxxxxxxxxxxxxxxxxxx0412 Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773
IRS Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346	Merchants & Professional Credit Bureau xxx6453 Attn: Bankruptcy 5508 Parkcrest Dr Ste. 210 Austin, TX 78731	Navient xxxxxxxxxxxxxxxxxxxx0119 Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773
IRS- Special Procedures Staff Bankruptcy: Mail Code 502DAL 1100 Commerce Street RM 9a20 Dallas, TX 75242	Midland Funding xxxxxx1139 2365 Northside Dr Ste 300 San Diego, CA 92108	Navient xxxxxxxxxxxxxxxxxxxx0124 Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773
Kohls/Capital One xxxxxxxxxxxx6077 Kohls Credit PO Box 3120 Milwaukee, WI 53201	Mobiloansllc xxxxxx9361 P.O. Box 1409 Marksville, LA 71351	New Hampshire Higher Ed/Granite State Mg xxxxxxxxxxxx3274 Attn: Bankruptcy PO Box 2097 Concord, NH 03302

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer

Nueces City Electric 14353 Cooperative Ave Corpus Christi, TX 78380	Portfolio Recovery xxxxxxxxxxxx2562 PO Box 41021 Norfolk, VA 23541	Security Finance xxxxxx0290 Attn: Bankruptcy PO Box 1893 Spartanburg, SC 29304
Physicians Clinic PO BOX 3755 Omaha, NE 68103-0755	Power Finance 8500 North Stemmons Freeway Ste 440 Dallas, TX 75247	Snap Finance 1760 W 2100 S#26561 Salt Lake City, UT 84199
Physicians Natl Medical PO Box 840653 Dallas, TX 75284	Progressive 256 Data Drive Draper, UT 84020	Speedy Cash Attn: Bankruptcy 8400 E. 32nd St N Wichita, KS 67226
Portfolio Recovery xxxxxxxxxxxx7765 PO Box 41021 Norfolk, VA 23541	Prosperity Bank xxx5103 80 Sugar Creek Center Blvd. Sugar Land, TX 77478	Synchrony Bank/ JC Penneys xxxxxxxxxxxx2562 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896
Portfolio Recovery xxxxxxxxxxxx3111 PO Box 41021 Norfolk, VA 23541	Riverbend Cash PO Box 557 Hays, MT 59527	Synchrony Bank/ Old Navy xxxxxxxxxxxx7031 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896
Portfolio Recovery xxxxxxxxxxxx3876 PO Box 41021 Norfolk, VA 23541	Rooms To Go xxxxxxxxxxxx7632 Bankruptcy Dept 11540 Highway 92 East Seffner, FL 33584	Texas Health PO BOX 731778 Dallas, Texas 75373
Portfolio Recovery xxxxxxxxxxxx3159 PO Box 41021 Norfolk, VA 23541	S. TX Bone & Joint 601 Texan Trail #300 Corpus Christi, TX 78411	U.S. Department of Education xxxx5486 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Portfolio Recovery xxxxxxxxxxxx5547 PO Box 41021 Norfolk, VA 23541	Sarma Coll xxxxxx0414 Attn: Bankruptcy 555 E Ramsey Rd San Antonio, TX 78216	U.S. Department of Education xxxx5482 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116

Case No:

Debtor(s): **Charles R Norris**
Tessa L Spencer

U.S. Department of Education
xxxx5483
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

U.S. Department of Education
xxxx3460
ECMC/Bankruptcy
PO Box 16408
Saint Paul, MN 55116

US Dept of Education
xxxxxxxxxx9761
Attn: Bankruptcy
PO Box 16448
Saint Paul, MN 55116

US Dept. of Hud - Title 1
52 Corporate Circle
Albany, NY 12203-5121

Verizon Wireless
xxxxxxxxxx0001
Attn: Verizon Wireless Bankruptcy
Admini
500 Technology Dr, Ste 550
Weldon Spring, MO 63304

Veterans Adm. Dept of Veteran's
Affairs
Regional Office Finance Sec. (24)
One Veterans Plaza
701 Clay Avenue
Waco, TX 76799-0001

Wells Fargo Home Mortgage
xxxxxxxxxx2264
Attn: Bankruptcy
PO Box 10335
Des Moines, IA 50306

Wise Loans
3113 S University Dr Ste 308
Fort Worth, TX 76109

Richard M. Weaver & Associates
 5601 Airport Freeway
 Fort Worth, TX 76117

Bar Number: **21010820**
 Phone: **(817) 222-1108**

**IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 FORT WORTH DIVISION**

Revised 10/1/2016

IN RE: Charles R Norris **xxx-xx-7554** **§** **CASE NO:**
 3214 Palos Verdes Drive **§**
 Denton, TX 76210 **§**
§
§

Tessa L Spencer **xxx-xx-6334**
 3214 Palos Verdes Drive
 Denton, TX 76210

Debtor(s)

AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS **DATED: 1/29/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	\$2,150.00	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$214.50	\$215.00
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$105.00	\$0.00
Subtotal Expenses/Fees	\$324.50	\$215.00
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	\$1,825.50	\$1,935.00

CREDITORS SECURED BY VEHICLES (CAR CREDITORS):

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Frontier Bank Of Texas	2016 Ford F-150	\$35,766.00	\$21,253.00	1.25%	\$265.66
Global Lending Service	2018 Mitsubishi Outlander	\$25,863.00	\$16,188.00	1.25%	\$202.35

Total Adequate Protection Payments for Creditors Secured by Vehicles: **\$468.01**

CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Payments for Current Post-Petition Mortgage Payments (Conduit): \$0.00					

Case No:

Debtor(s): Charles R Norris
Tessa L Spencer**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle:					\$0.00

TOTAL PRE-CONFIRMATION PAYMENTS**First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$0.00
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$468.01
Debtor's Attorney, per mo:	\$1,357.49
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$0.00

Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	\$0.00
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	\$468.01
Debtor's Attorney, per mo:	\$1,466.99
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	\$0.00

Order of Payment:

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 1/29/2019/s/ Richard Weaver

Attorney for Debtor(s)

/s/ Charles R Norris

Debtor

/s/ Tessa L Spencer

Joint Debtor

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Charles R Norris
Debtor

CASE NO.

Tessa L Spencer
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on January 29, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Richard Weaver

Richard Weaver
Bar ID:21010820
Richard M. Weaver & Associates
5601 Airport Freeway
Fort Worth, TX 76117
(817) 222-1108

A+ Federal Credit Union xxxxxx0600	A+ Federal Credit Union xxxxxx0505	Advance America 750 Shipyard Dr #300 Wilmington, DE 19801
A+ Federal Credit Union PO Box 14867 Austin, TX 78761	A+ Federal Credit Union PO Box 14867 Austin, TX 78761	
A+ Federal Credit Union xxxxxx0800	Ability Recovery Service xxxxxx25N1	Aes/brazos/us Bank xxxxxxxxxxxx0001
A+ Federal Credit Union PO Box 14867 Austin, TX 78761	Attn: Bankruptcy PO Box 4262 Scranton, PA 18505	Attn: Bankruptcy Dept PO Box 2461 Harrisburg, PA 17105
A+ Federal Credit Union xxxxxx0400	Ad Astra Recovery xxx3523 7330 West 33rd Street North Suite 118 Wichita, KS 67205	Airport Finance xxxxxxxxxx2420 3851 Airport Blvd #102 Austin, TX 78722
A+ Federal Credit Union xxxxxx0500	Ad Astra Recovery xxx6417 7330 West 33rd Street North Suite 118 Wichita, KS 67205	Alliance One 4797 Ruffner San Diego, CA 92111
A+ Federal Credit Union PO Box 14867 Austin, TX 78761		

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Charles R Norris

CASE NO.

*Debtor*Tessa L SpencerCHAPTER **13***Joint Debtor*

CERTIFICATE OF SERVICE

(Continuation Sheet #1)

Alliance One PO Box 1007 Arlington, TX 76004	Charles R Norris 3214 Palos Verdes Drive Denton, TX 76210	Covington Credit/smc xxxxx8664 10926 Leopard St Ste G Corpus Christi, TX 78410
Americollect xxxxx9017 PO Box 1566 1851 South Alverno Road Manitowoc, WI 54221	Check N Go 7755 Montgomery Rd, Ste 400 Cincinnati, OH 45236	Covington Credit/smc xxxxx8643 10926 Leopard St Ste G Corpus Christi, TX 78410
Americollect xxxx0003 PO Box 1566 1851 South Alverno Road Manitowoc, WI 54221	City of Austin Ambulance PO Box 1088 Austin, TX 78767	Credit Management, LP xxxx8512 Attn: Bankruptcy PO Box 118288 Carrollton, TX 75011
Attorney General of Texas Bankruptcy Section 400 S Zang Blvd Ste 500 Dallas, TX 75208-6640	Complete Credit Solutions xxxxx91N1 2921 Brown Trail Ste 100 Bedford, TX 76021	Credit One Bank xxxxxxxxxxxx7763 ATTN: Bankruptcy PO Box 98873 Las Vegas, NV 89193
Blalack & Williams One Mockingbird Plaza 1420 W. Mockingbird Ste 640 Dallas, TX 75247	Conn's HomePlus xxxxx0231 Attn: Bankruptcy Dept PO Box 2358 Beaumont, TX 77704	Crest Financial 61 West 13490 South Salt Lake, UT 84020
Caine & Weiner xxxx9799 Attn: Bankruptcy PO Box 5010 Woodland Hills, CA 91365	Conn's HomePlus xxxxxxxxxxxxxxxxxxxx1118 Attn: Bankruptcy Dept PO Box 2358 Beaumont, TX 77704	CTRMA PO Box 16777 Austin, TX 78761
Cashnet USA 175 W Jackson St Ste 1000 Chicago, IL 60604	Corpus Christi Outpatient 3636 S Alemeda St Ste A Corpus Christi, TX 78411	Cvgtn Tx0066 xxxxx6902 10926 Leopard St Ste G Corpus Christi, TX 78410

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Charles R Norris*Debtor*

CASE NO.

Tessa L Spencer*Joint Debtor*CHAPTER **13****CERTIFICATE OF SERVICE**

(Continuation Sheet #2)

DATCU Credit Union xxxxxx0002 Attn: Bankrupcy PO Box 827 Denton, TX 76202	First Premier Bank xxxxxxxxxxxx5624 Attn: Bankruptcy PO Box 5524 Sioux Falls, SD 57117	IRS Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346
Dept of Ed / Navient xxxxxxxxxxxxxxxxxxxx0303 Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773	Frontier Bank Of Texas xxxxx3600 PO Box 551 Elgin, TX 78621	IRS- Special Procedures Staff Bankruptcy: Mail Code 502DAL 1100 Commerce Street RM 9a20 Dallas, TX 75242
ERC/Enhanced Recovery Corp xxxxx0090 Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256	Genesis Bc/celtic Bank xxxxxxxxxxxx8810 Attn: Bankruptcy 268 South State Street Ste 300 Salt Lake City, UT 84111	Kohls/Capital One xxxxxxxxxxxx6077 Kohls Credit PO Box 3120 Milwaukee, WI 53201
Essential Lending Lending xxxxxxxx7782 Attn: Bankruptcy 113 University Dr #308 Fort Worth, TX 76109	Global Financial Credit LLC 14 Mamaroneck Ave 3F KatonahWhite Plains, NY 10601	LVNV Funding/Resurgent Capital xxxxxxxxxxxx7763 Attn: Bankruptcy PO Box 10497 Greenville, SC 29603
FedLoan Servicing xxxxxxxxxxxx0002 Attn: Bankruptcy PO Box 69184 Harrisburg, PA 17106	Global Lending Service xxxxxx7554 Attn: Bankruptcy PO Box 10437 Greenville, SC 29603	Maxlend PO Box 639 Parshall, ND 58770
FHA Single Family Loan Mtg - US Dept of Housing & Urban HUD 801 Cherry St Unit 45 Fort Worth, TX 76102-6882	I C System Inc xxxx3244 Attn: Bankruptcy PO Box 64378 St Paul, MN 55164	Medical City Denton NPAS Inc PO Box 99400 Louisville, KY 40269
Fingerhut xxxxxxxxxxxx3030 Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395	I C System Inc xxxx0908 Attn: Bankruptcy PO Box 64378 St Paul, MN 55164	Medical City of Corpus Christi 7101 S Padre Island Drive Corpus Christi, TX 78412

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Charles R Norris

CASE NO.

*Debtor*Tessa L SpencerCHAPTER **13***Joint Debtor*

CERTIFICATE OF SERVICE

(Continuation Sheet #3)

Medical City of Lewisville 500 W Main St Lewisville, TX 75057	Navient xxxxxxxxxxxxxxxxxxxx0418 Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773	Physicians Natl Medical PO Box 840653 Dallas, TX 75284
Merchants & Professional Credit Bureau xxx6453 Attn: Bankruptcy 5508 Parkcrest Dr Ste. 210 Austin, TX 78731	Navient xxxxxxxxxxxxxxxxxxxx0412 Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773	Portfolio Recovery xxxxxxxxxxxx7765 PO Box 41021 Norfolk, VA 23541
Midland Funding xxxxxx1139 2365 Northside Dr Ste 300 San Diego, CA 92108	Navient xxxxxxxxxxxxxxxxxxxx0119 Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773	Portfolio Recovery xxxxxxxxxxxx3111 PO Box 41021 Norfolk, VA 23541
Mobiloansllc xxxxxx9361 P.O. Box 1409 Marksville, LA 71351	Navient xxxxxxxxxxxxxxxxxxxx0124 Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773	Portfolio Recovery xxxxxxxxxxxx3876 PO Box 41021 Norfolk, VA 23541
Mobiloansllc xxxxxx3645 P.O. Box 1409 Marksville, LA 71351	New Hampshire Higher Ed/Granite State Mg xxxxxxxxxxx3274 Attn: Bankruptcy PO Box 2097 Concord, NH 03302	Portfolio Recovery xxxxxxxxxxxx3159 PO Box 41021 Norfolk, VA 23541
Money Key 3422 Old Capital Trl Ste 1613 Wilmington, DE 19808	Nueces City Electric 14353 Cooperative Ave Corpus Christi, TX 78380	Portfolio Recovery xxxxxxxxxxxx5547 PO Box 41021 Norfolk, VA 23541
Msb/gila Grp xxxxx0096 6505 Airport Bv Austin, TX 78752	Physicians Clinic PO BOX 3755 Omaha, NE 68103-0755	Portfolio Recovery xxxxxxxxxxxx2562 PO Box 41021 Norfolk, VA 23541

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: Charles R Norris*Debtor*

CASE NO.

Tessa L Spencer*Joint Debtor*CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #4)

Power Finance 8500 North Stemmons Freeway Ste 440 Dallas, TX 75247	Security Finance xxxxxx0290 Attn: Bankruptcy PO Box 1893 Spartanburg, SC 29304	U.S. Department of Education xxxx5482 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Progressive 256 Data Drive Draper, UT 84020	Snap Finance 1760 W 2100 S#26561 Salt Lake City, UT 84199	U.S. Department of Education xxxx5483 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Prosperity Bank xxx5103 80 Sugar Creek Center Blvd. Sugar Land, TX 77478	Speedy Cash Attn: Bankruptcy 8400 E. 32nd St N Wichita, KS 67226	U.S. Department of Education xxx3460 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Riverbend Cash PO Box 557 Hays, MT 59527	Synchrony Bank/ JC Penneys xxxxxxxxxxxx2562 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	US Dept of Education xxxxxxxxxxxx9761 Attn: Bankruptcy PO Box 16448 Saint Paul, MN 55116
Rooms To Go xxxxxxxxxxxx7632 Bankruptcy Dept 11540 Highway 92 East Seffner, FL 33584	Synchrony Bank/ Old Navy xxxxxxxxxxxx7031 Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	US Dept. of Hud - Title 1 52 Corporate Circle Albany, NY 12203-5121
S. TX Bone & Joint 601 Texan Trail #300 Corpus Christi, TX 78411	Texas Health PO BOX 731778 Dallas, Texas 75373	Verizon Wireless xxxxxxxxxxxx0001 Attn: Verizon Wireless Bankruptcy Admini 500 Technology Dr, Ste 550 Weldon Spring, MO 63304
Sarma Coll xxxxxx0414 Attn: Bankruptcy 555 E Ramsey Rd San Antonio, TX 78216	U.S. Department of Education xxxx5486 ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	Veterans Adm. Dept of Veteran's Affairs Regional Office Finance Sec. (24) One Veterans Plaza 701 Clay Avenue Waco, TX 76799-0001

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: Charles R Norris
Debtor

CASE NO.

Tessa L Spencer
Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE
(Continuation Sheet #5)

Wells Fargo Home Mortgage
xxxxxxxxx2264
Attn: Bankruptcy
PO Box 10335
Des Moines, IA 50306

Wise Loans
3113 S University Dr Ste 308
Fort Worth, TX 76109

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Charles R Norris
Tessa L Spencer**

CASE NO.

CHAPTER **13**

Certificate of Service

I, the undersigned hereby certify that a copy of the foregoing Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines was served upon the following parties of interest via 1st class mail.

Date: 1/29/2019

/s/ Richard Weaver

Richard Weaver

Attorney for the Debtor(s)

A+ Federal Credit Union
A+ Federal Credit Union
PO Box 14867
Austin, TX 78761

Ability Recovery Service
Attn: Bankruptcy
PO Box 4262
Scranton, PA 18505

Airport Finance
3851 Airport Blvd #102
Austin, TX 78722

A+ Federal Credit Union
A+ Federal Credit Union
PO Box 14867
Austin, TX 78761

Ad Astra Recovery
7330 West 33rd Street North
Suite 118
Wichita, KS 67205

Alliance One
4797 Ruffner
San Diego, CA 92111

A+ Federal Credit Union
A+ Federal Credit Union
PO Box 14867
Austin, TX 78761

Ad Astra Recovery
7330 West 33rd Street North
Suite 118
Wichita, KS 67205

Alliance One
PO Box 1007
Arlington, TX 76004

A+ Federal Credit Union
A+ Federal Credit Union
PO Box 14867
Austin, TX 78761

Advance America
750 Shipyard Dr #300
Wilmington, DE 19801

Americollect
PO Box 1566
1851 South Alverno Road
Manitowoc, WI 54221

A+ Federal Credit Union
A+ Federal Credit Union
PO Box 14867
Austin, TX 78761

Aes/brazos/us Bank
Attn: Bankruptcy Dept
PO Box 2461
Harrisburg, PA 17105

Americollect
PO Box 1566
1851 South Alverno Road
Manitowoc, WI 54221

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Charles R Norris
Tessa L Spencer**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #1)

Attorney General of Texas Bankruptcy Section 400 S Zang Blvd Ste 500 Dallas, TX 75208-6640	Conn's HomePlus Attn: Bankruptcy Dept PO Box 2358 Beaumont, TX 77704	Crest Financial 61 West 13490 South Salt Lake, UT 84020
Blalack & Williams One Mockingbird Plaza 1420 W. Mockingbird Ste 640 Dallas, TX 75247	Conn's HomePlus Attn: Bankruptcy Dept PO Box 2358 Beaumont, TX 77704	CTRMA PO Box 16777 Austin, TX 78761
Caine & Weiner Attn: Bankruptcy PO Box 5010 Woodland Hills, CA 91365	Corpus Christi Outpatient 3636 S Alemeda St Ste A Corpus Christi, TX 78411	Cvgtn Tx0066 10926 Leopard St Ste G Corpus Christi, TX 78410
Cashnet USA 175 W Jackson St Ste 1000 Chicago, IL 60604	Covington Credit/smc 10926 Leopard St Ste G Corpus Christi, TX 78410	DATCU Credit Union Attn: Bankrtpcy PO Box 827 Denton, TX 76202
Check N Go 7755 Montgomery Rd, Ste 400 Cincinnati, OH 45236	Covington Credit/smc 10926 Leopard St Ste G Corpus Christi, TX 78410	Dept of Ed / Navient Attn: Claims Dept PO Box 9635 Wilkes Barr, PA 18773
City of Austin Ambulance PO Box 1088 Austin, TX 78767	Credit Management, LP Attn: Bankruptcy PO Box 118288 Carrollton, TX 75011	ERC/Enhanced Recovery Corp Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256
Complete Credit Solutions 2921 Brown Trail Ste 100 Bedford, TX 76021	Credit One Bank ATTN: Bankruptcy PO Box 98873 Las Vegas, NV 89193	Essential Lending Lending Attn: Bankruptcy 113 University Dr #308 Fort Worth, TX 76109

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Charles R Norris
Tessa L Spencer**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #2)

FedLoan Servicing Attn: Bankruptcy PO Box 69184 Harrisburg, PA 17106	Global Lending Service Attn: Bankruptcy PO Box 10437 Greenville, SC 29603	Maxlend PO Box 639 Parshall, ND 58770
FHA Single Family Loan Mtg - US Dept of Housing & Urban HUD 801 Cherry St Unit 45 Fort Worth, TX 76102-6882	I C System Inc Attn: Bankruptcy PO Box 64378 St Paul, MN 55164	Medical City Denton NPAS Inc PO Box 99400 Louisville, KY 40269
Fingerhut Attn: Bankruptcy PO Box 1250 Saint Cloud, MN 56395	I C System Inc Attn: Bankruptcy PO Box 64378 St Paul, MN 55164	Medical City of Corpus Christi 7101 S Padre Island Drive Corpus Christi, TX 78412
First Premier Bank Attn: Bankruptcy PO Box 5524 Sioux Falls, SD 57117	IRS Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346	Medical City of Lewisville 500 W Main St Lewisville, TX 75057
Frontier Bank Of Texas PO Box 551 Elgin, TX 78621	IRS- Special Procedures Staff Bankruptcy: Mail Code 502DAL 1100 Commerce Street RM 9a20 Dallas, TX 75242	Merchants & Professional Credit Bureau Attn: Bankruptcy 5508 Parkcrest Dr Ste. 210 Austin, TX 78731
Genesis Bc/celtic Bank Attn: Bankruptcy 268 South State Street Ste 300 Salt Lake City, UT 84111	Kohls/Capital One Kohls Credit PO Box 3120 Milwaukee, WI 53201	Midland Funding 2365 Northside Dr Ste 300 San Diego, CA 92108
Global Financial Credit LLC 14 Mamaroneck Ave 3F KatonahWhite Plains, NY 10601	LVNV Funding/Resurgent Capital Attn: Bankruptcy PO Box 10497 Greenville, SC 29603	Mobiloansllc P.O. Box 1409 Marksville, LA 71351

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Charles R Norris
Tessa L Spencer**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #3)

Mobilloansllc P.O. Box 1409 Marksville, LA 71351	Navient Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773	Portfolio Recovery PO Box 41021 Norfolk, VA 23541
Money Key 3422 Old Capital Trl Ste 1613 Wilmington, DE 19808	New Hampshire Higher Ed/Granite State Mg Attn: Bankruptcy PO Box 2097 Concord, NH 03302	Portfolio Recovery PO Box 41021 Norfolk, VA 23541
Msb/gila Grp 6505 Airport Bv Austin, TX 78752	Nueces City Electric 14353 Cooperative Ave Corpus Christi, TX 78380	Portfolio Recovery PO Box 41021 Norfolk, VA 23541
Navient Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773	Physicians Clinic PO BOX 3755 Omaha, NE 68103-0755	Portfolio Recovery PO Box 41021 Norfolk, VA 23541
Navient Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773	Physicians Natl Medical PO Box 840653 Dallas, TX 75284	Power Finance 8500 North Stemmons Freeway Ste 440 Dallas, TX 75247
Navient Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773	Portfolio Recovery PO Box 41021 Norfolk, VA 23541	Progressive 256 Data Drive Draper, UT 84020
Navient Attn: Bankruptcy PO Box 9000 Wiles-Barr, PA 18773	Portfolio Recovery PO Box 41021 Norfolk, VA 23541	Prosperity Bank 80 Sugar Creek Center Blvd. Sugar Land, TX 77478

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Charles R Norris
Tessa L Spencer**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #4)

Richard M. Weaver & Associates 5601 Airport Freeway Fort Worth, TX 76117	Snap Finance 1760 W 2100 S#26561 Salt Lake City, UT 84199	U.S. Department of Education ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Riverbend Cash PO Box 557 Hays, MT 59527	Speedy Cash Attn: Bankruptcy 8400 E. 32nd St N Wichita, KS 67226	U.S. Department of Education ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116
Rooms To Go Bankruptcy Dept 11540 Highway 92 East Seffner, FL 33584	Synchrony Bank/ JC Penneys Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	US Dept of Education Attn: Bankruptcy PO Box 16448 Saint Paul, MN 55116
S. TX Bone & Joint 601 Texan Trail #300 Corpus Christi, TX 78411	Synchrony Bank/ Old Navy Attn: Bankruptcy Dept PO Box 965060 Orlando, FL 32896	US Dept. of Hud - Title 1 52 Corporate Circle Albany, NY 12203-5121
Sarma Coll Attn: Bankruptcy 555 E Ramsey Rd San Antonio, TX 78216	Texas Health PO BOX 731778 Dallas, Texas 75373	Verizon Wireless Attn: Verizon Wireless Bankruptcy Admini 500 Technology Dr, Ste 550 Weldon Spring, MO 63304
Security Finance Attn: Bankruptcy PO Box 1893 Spartanburg, SC 29304	U.S. Department of Education ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	Veterans Adm. Dept of Veteran's Affairs Regional Office Finance Sec. (24) One Veterans Plaza 701 Clay Avenue Waco, TX 76799-0001
Security Finance Attn: Bankruptcy PO Box 1893 Spartanburg, SC 29304	U.S. Department of Education ECMC/Bankruptcy PO Box 16408 Saint Paul, MN 55116	Wells Fargo Home Mortgage Attn: Bankruptcy PO Box 10335 Des Moines, IA 50306

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Charles R Norris
Tessa L Spencer**

CASE NO.

CHAPTER **13**

Certificate of Service

(Continuation Sheet #5)

Wise Loans
3113 S University Dr Ste 308
Fort Worth, TX 76109